Sample Company

Management report

September 2026

Your month in figures, compared with August 2026 and the months before

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Sample Company

September 2026

Monthly management report · compared with August 2026

Source: QuickBooks Online
Built 29 Oct 2026

The month at a glance · compared with August 2026

Income	Cost of sales	Gross profit	Overheads	Net profit
R538,000	**R347,010**	**R190,990**	**R139,000**	**R50,190**
▲ R86,000 (+19.0%)	▲ R89,370 (+34.7%)	▼ R3,370 (−1.7%)	▲ R14,000 (+11.2%)	▼ R17,370 (−25.7%)
August R452,000	August R257,640	35.5% of income · August 43.0%	August R125,000	9.3% margin · August profit R67,560

Net profit includes −R1,800 of other income less other expenses (depreciation, interest paid and similar).

We checked the books in 5 ways before building this report. 2 found something to sort out before you rely on these figures: entries without a category, debtors over 90 days.

- **Entries without a category.** Ledger entries on accounts with no category, or in an uncategorised account: 1 (R6,400 in total). Accounts in use still with no category: 1.
- **Debtors over 90 days.** Invoices more than 90 days past due: 1 (R105,000, 15% of what is owed).

Still to be given a category

Date	Account	Paid to / from	Description	Amount
19 Sep	Uncategorised Expense	–	Card payment	R6,400

Once these are categorised in the books, the report can be rebuilt with the right lines.

The figures below only include what was recorded when this report was built.

Financial health

In the green, but a thin month. The year so far is healthy.

September	Year to date	Last 3 months
Net profit	Net profit	Net profit
R50,190	**R398,790**	**R171,120**
on income of R538,000 · 9.3% margin this month	on income of R3,118,000 · 12.8% margin 7 months since Mar 2026	on income of R1,409,000 · 12.1% margin rolling

To break even the business needs about **R304,513** of income a month at this year's gross margin (42%); about **R400,556** a month for a 10% profit. Green: net profit of 10% of income or more. Amber: a profit below 10%. Red: a loss.

Things to look at

Picked out by fixed rules from the figures in this report

- Gross margin was 36% against 42% for the year so far. Sales cost more to deliver for what they earned. Check prices against what materials and subcontractors cost.
- Materials was R282,450, R89,662 above its usual month of R192,788. 2 other cost lines are also above usual, see Where the money went.
- Ledger lines of R6,400 are on accounts with no category yet, so they are not in the figures above.
- 2 of the 5 checks found something to sort out: entries without a category, debtors over 90 days. The details are in the box near the top of page 2.
- Income was R538,000, up 28% on September a year earlier (R420,000).

Red: act on it. Amber: keep an eye on it. Green: good news.

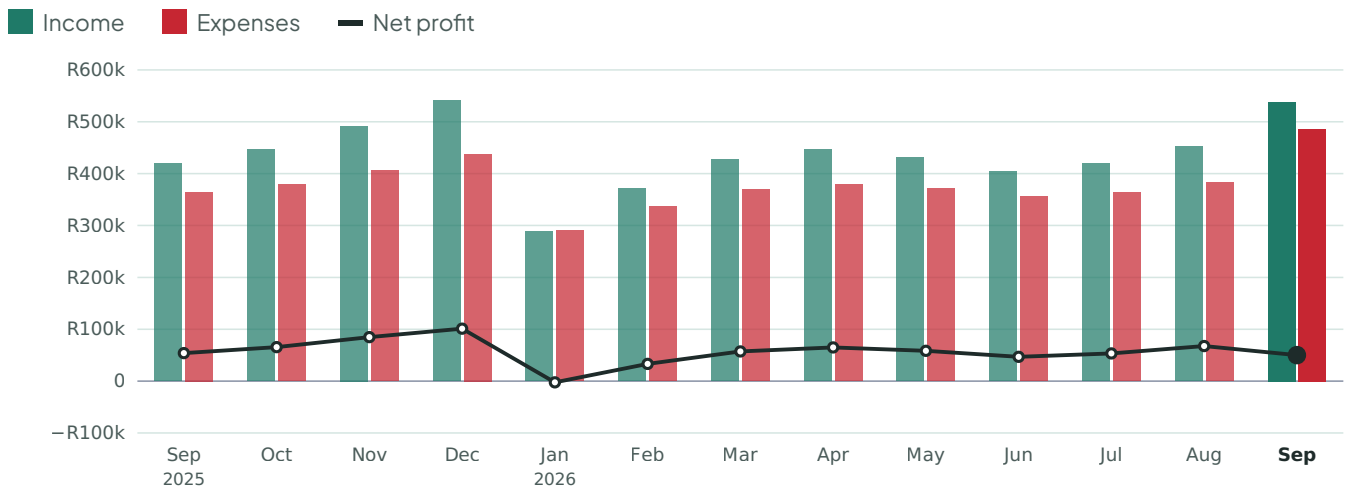
The month in brief

Income was R538,000 in September 2026, up R86,000 (19.0%) from August 2026. The month made a profit of R50,190. Above their usual month: Materials, Subcontractors, Vehicles and fuel.

Prepared from the totals in this report and checked against them.

Last 13 months

Sep 2025 to Sep 2026



13-month net profit: R734,420 on income of R5,679,000 (12.9% margin).

Average month: R436,846 in, R378,552 out.

Where the money went

"vs usual" compares September with the average of the earlier months

CATEGORY	SEPTEMBER	AUGUST	USUAL MONTH	VS USUAL
Materials Cost of sales	282,450	203,400	**192,788**	+46.5%
Staff salaries Salaries	80,000	80,000	**80,000**	+0.0%

CATEGORY	SEPTEMBER	AUGUST	USUAL MONTH	VS USUAL
Subcontractors Cost of sales	64,560	54,240	**51,410**	+25.6%
Rent	28,000	28,000	**28,000**	+0.0%
Vehicles and fuel Vehicle running	26,000	12,000	**12,400**	+109.7%
Phones, internet and software Phones and internet	5,000	5,000	**5,000**	+0.0%
Total expenses	**486,010**	**382,640**		

Behind the flags

Materials

+R79,050 on August

Cape Timber Supplies · 1 line · August 203,400 **282,450**

Vehicles and fuel

+R14,000 on August

Quick Fuel and Service · 1 line · August 12,000 **26,000**

Subcontractors

+R10,320 on August

Prime Contract Labour · 1 line · August 54,240 **64,560**

Where the money came from

Income by the name on the ledger line · September 2026

Bayview Retail **R166,780**

31.0% of income · August R140,120 · ▲ R26,660 (+19.0%)

Summit Hardware **R156,020**

29.0% of income · August R131,080 · ▲ R24,940 (+19.0%)

Lakeside Cafe **R107,600**

20.0% of income · August R90,400 · ▲ R17,200 (+19.0%)

Oakridge Offices **R64,560**

12.0% of income · August R54,240 · ▲ R10,320 (+19.0%)

Harbour Trading **R43,040**

8.0% of income · August R36,160 · ▲ R6,880 (+19.0%)

Where profit came from

Income grew R86,000. Cost of sales rose R89,370 and overheads rose R14,000, so profit fell R17,370 compared with August.

Payers this month	**5**
Top 3 share	**80.0%**
Paid in August, not this month	**none**

Debtors and creditors

From the open invoices and bills imported from the accounting package

Owed to you

Not yet due	**R348,000**
1 to 30 days	**R150,000**
31 to 60 days	**R96,400**
61 to 90 days	**R0**
Over 90 days	**R105,000**
Total	**R699,400**

R105,000 is more than 90 days past due.

Largest

Bayview Retail	**R280,000**
Summit Hardware	**R150,000**
Oakridge Offices	**R105,000**
Lakeside Cafe	**R96,400**
Harbour Trading	**R68,000**

List taken on 5 October 2026 · 5 open items

You owe

Not yet due	**R127,500**
1 to 30 days	**R0**
31 to 60 days	**R0**
61 to 90 days	**R0**
Over 90 days	**R0**
Total	**R127,500**

Largest

Cape Timber Supplies	**R86,000**
Prime Contract Labour	**R41,500**

List taken on 5 October 2026 · 2 open items

Accuracy checks

Run automatically before every report

Agreed	**Bank statements agree with the ledger**	All 14 bank statement lines have a ledger entry, and every ledger entry on a bank account has a statement line.
Needs a look	**Nothing left unallocated**	Ledger entries on accounts with no category, or in an uncategorised account: 1 (R6,400 in total). Accounts in use still with no category: 1.
Agreed	**No duplicate payments**	No payment of R100 or more appears twice within three days on a bank statement, and no document is recorded twice.
Needs a look	**No old debtors**	Invoices more than 90 days past due: 1 (R105,000, 15% of what is owed).
Agreed	**Bank statements are complete**	Every bank account has statement lines up to within 4 days of month-end.

A check that needs a look does not always mean something is wrong. It means the books and the bank do not yet agree on something, and that is worth a few minutes with your bookkeeper.

In Where the money went, the lines under a category, and the small name under it when there is only one, are the accounts in your own books that make up that category. “vs usual” flags a line more than 15% (and R500) away from its average over the earlier months, once there are 3 earlier months.

Amounts are as recorded in the ledger imported from QuickBooks Online. Every figure is worked out by fixed code from that ledger and the bank statements.

Built on the ClearViewBi box in your office. Nothing in this report was sent to an outside service.